TRICARE

Your Military Health Plan

Reserve Component TRICARE Benefits

During Pre-Activation Period
and
While on Active Duty

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Eligibility

- Determined by Service/Reserve Component
  - Recorded in Defense Enrollment Eligibility Reporting System (DEERS)
  - DEERS is the key to unlock all TRICARE benefits
- Register or update information in DEERS
  - Reserve Component member
  - Family members
- Verify eligibility through Guard-Reserve Portal

  https://www.dmdc.osd.mil/Guard-ReservePortal

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Pre-Activation Coverage

- Early eligibility for TRICARE—up to 90 days before active duty begins
- Eligibility: Reserve component member must
  - Be called or ordered to active duty for more than 30 consecutive days in support of a contingency operation
  - Receive delayed-effective-date orders
  - Verify eligibility through the Guard/Reserve Portal
- Coverage
  - Full TRICARE coverage including pharmacy
  - Active duty dental benefits
- Family members also eligible during pre-activation period

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Reserve Component Member Health Care Options

- Access to care
  - Military treatment facility (MTF), when available
  - TRICARE network or TRICARE authorized provider if MTF is not available
  - Follow protocol of assigned duty station to obtain care

- Covered by one of the TRICARE Prime options
  - TRICARE Prime
  - TRICARE Prime Remote
  - TRICARE Overseas Prime
  - TRICARE Global Remote Overseas
  - Enroll at your final duty station

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Family Member Health Care Options

- Eligibility in DEERS required for coverage

- Program options
  - TRICARE Standard on first day of orders
  - TRICARE Extra on first day of orders
  - TRICARE Prime/TRICARE Overseas Prime where available, requires enrollment
  - TRICARE Prime Remote for Active Duty Family Members/ TRICARE Global Remote Overseas where available, requires enrollment

- Family members should decide which option best meets their needs.

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TRICARE Pharmacy Coverage

Type of Pharmacy	Generic	Brand Name	Non-Formulary
MTF (up to a 90-day supply)	$0	$0	$0*
TMOP (up to a 90-day supply)	$3	$9	$22
Network Retail (up to a 30-day supply)	$3	$9	$22
Non-network Retail Pharmacy (up to a 30-day supply)	†**Non-TRICARE Prime: $9 or 20%** †**TRICARE Prime: 50% cost-share**	†**Non-TRICARE Prime: $9 or 20%** †**TRICARE Prime: 50% cost-share**	†**Non-TRICARE Prime: $22 or 20%** †**TRICARE Prime: 50% cost-share**

*Not available in the MTF unless medical necessity is established.

†Deductibles apply.

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Reserve Component Member Dental Coverage

- Active duty dental benefits
  - Use military dental treatment facilities (DTF) where available
  - If no DTF, Tri-Service Remote Dental Program
    - Visit http://mmso.med.navy.mil/
- TRICARE Dental Program
  - Not eligible when on active duty orders (or during pre-activation period)
  - Automatically disenrolled if previously enrolled before activated

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Family Member Dental Coverage

- TRICARE Dental Program
  - Enrolled before sponsor is activated
    - Premiums decrease to active duty family member rate
  - If not enrolled when sponsor is activated
    - May enroll with reduced premiums
    - 12-month lock-in does not apply if enrolled no later than 30 days after active duty report date

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Uniformed Services Employment Reemployment Rights Act (USERRA)

- Health care protections include:
  - The right to elect to continue existing employer-based health plan for sponsor and dependent
  - Coverage for up to 24 months while on active duty
  - The right to be reinstated in employer's health plan when reemployed

- For more information
  - 1-800-336-4590
  - www.esgr.org

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Regional Contact Information

- **TRICARE South Region**
  - Humana Military Healthcare Services, Inc.
  - 1-800-444-5445
  - www.humana-military.com
- **TRICARE North Region**
  - Health Net Federal Services, Inc.
  - 1-877-874-2273
  - www.healthnetfederalservices.com
- **TRICARE West Region**
  - TriWest Healthcare Alliance
  - 1-888-874-9378
  - www.triwest.com
- **TRICARE Pacific**
  - 011-81-611-743-2036
  - www.tricare.osd.mil/overseas.index.cfm
- **TRICARE Latin America and Canada**
  - 1-706-787-2424
  - http://tricare15.army.mil
- **TRICARE Europe**
  - 0049-6302-67-7433/7434
  - www.europe.tricare.osd.mil

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Information and Assistance

- DEERS
  - Find the 3 closest ID card or personnel offices www.dmdc.osd.mil/rsl/
  - Bring proper documentation (e.g., marriage certificate, birth certificate, divorce decree, etc.)
  - Call 1-800-538-9552 for more information
- Eligibility
  - Determined by Service/Reserve Component
  - Reserve Affairs www.defenselink.mil/ra/
  - Verify though Guard/Reserve Portal: https://www.dmdc.osd.mil/Guard-ReservePortal
- Health Benefits
  - www.tricare.osd.mil/reserve or your TRICARE regional contractor
- TRICARE Dental Program
  - www.ucci.com or 1-800-866-8499

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